

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: LORENZEN, STEPHANIE

§ Case No. 08-07673

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID P. LEIBOWITZ, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00AM on 06/09/2010 in Courtroom 744, United States Courthouse, Everett McKinley Dirksen United States Courthouse
219 South Dearborn Street
Chicago, IL 60604 .

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 05/18/2010

By: /s/DAVID P. LEIBOWITZ

Trustee

DAVID P. LEIBOWITZ
420 W. Clayton Street
Waukegan, IL 60085-4216
(847) 249-9100
trustee@lakelaw.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: LORENZEN, STEPHANIE

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SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 7,397.54
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 7,397.54

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee <u>DAVID P. LEIBOWITZ</u>	\$ <u>1,489.72</u>	\$ <u>79.78</u>
Attorney for trustee <u>Lakelaw</u>	\$ <u>2,412.50</u>	\$ <u></u>
Appraiser <u></u>	\$ <u></u>	\$ <u></u>
Auctioneer <u></u>	\$ <u></u>	\$ <u></u>
Accountant <u></u>	\$ <u></u>	\$ <u></u>
Special Attorney for trustee <u></u>	\$ <u></u>	\$ <u></u>
Charges, <u>U.S. Bankruptcy Court</u>	\$ <u></u>	\$ <u></u>
Fees, <u>United States Trustee</u>	\$ <u></u>	\$ <u></u>
Other <u></u>	\$ <u></u>	\$ <u></u>

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 34,621.49 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Discover Bank/DFS Services LLC	\$ <u>9,156.61</u>	\$ <u>903.24</u>
<u>4</u>	US Bank/Retail Payment Solutions	\$ <u>11,730.33</u>	\$ <u>1,157.12</u>
<u>5</u>	American Express Centurion Bank	\$ <u>13,380.05</u>	\$ <u>1,319.86</u>
<u>6</u>	Lakeway Place	\$ <u>354.50</u>	\$ <u>34.97</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/DAVID P. LEIBOWITZ
Trustee

DAVID P. LEIBOWITZ
420 W. Clayton Street
Waukegan, IL 60085-4216
(847) 249-9100
trustee@lakelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-07673

User: pseamann
Form ID: pdf006

Page 1 of 1
Total Noticed: 18

Date Rcvd: May 19, 2010

The following entities were noticed by first class mail on May 21, 2010.

db +Stephanie Lorenzen, 5232 N. Lieb Ave, Chicago, IL 60630-1434
aty Carrie A Zuniga, Leibowitz Law Center, 420 West Clayton Street, Waukegan, IL 60085-4216
aty +Jill R. Quinn, Law Offices Of Jill R. Quinn, 4825 North Mason Ave # 105,
Chicago, IL 60630-3187
aty +Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
12100008 ACS Educational Services, PO Box 7051, Utica, NY 13504-7051
12100009 American Express, PO Box 0001, Los Angeles, CA 90096-0001
12395283 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12100010 Bank of America, PO Box 15102, Wilmington, DE 19886-5102
12100012 +Emmigrant Mortgage, 5 E. 42nd Street, New York, NY 10017-6904
12100013 FIA Card Services, PO Box 37291, Baltimore, MD 21297-3291
12100014 +Franklin Credit, 101 Hudson Street, 25th FL, Jersey City, NJ 07302-3984
12100015 +Gary & Jennifer Lorenzen, 8463 253rd Street, Forest Lake, MN 55025-8371
12188937 Lakeway Place, 1804 Locata Lane, Burnsville, MN 55337
12100016 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 790408, St.Louis, MO 63179-0408)
12365155 +US Bank/Retail Payment Solutions, PO Box 5229, Cincinnati, OH 45201-5229

The following entities were noticed by electronic transmission on May 19, 2010.

12100011 E-mail/PDF: mrdiscen@discoverfinancial.com May 20 2010 00:11:01 Discover Card, PO Box 30395,
Salt Lake City, UT 84130
12298928 E-mail/PDF: mrdiscen@discoverfinancial.com May 20 2010 00:11:01
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
12100014 +E-mail/Text: bankruptcynotice@franklincredit.com Franklin Credit,
101 Hudson Street, 25th FL, Jersey City, NJ 07302-3984

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
aty* +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2010

Signature:

